

Information to identify the case:

Debtor 1	<u>Vincent G. Iannuzzi</u>	Social Security number or ITIN	xxx-xx-0696
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathleen M. Iannuzzi</u>	Social Security number or ITIN	xxx-xx-4702
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-30081-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vincent G. Iannuzzi

Kathleen M. Iannuzzi

2/11/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vincent G. Iannuzzi
Kathleen M. Iannuzzi
Debtors

Case No. 19-30081-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 11, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent G. Iannuzzi, Kathleen M. Iannuzzi, 3360 W. Hollywood Circle, Pennsauken, NJ 08109-2365
cr	+ MTGLQ INVESTORS LP, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ MTGLQ Investors, L.P., RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
518528540	+ Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
518528541	+ Asset Maximization Group, Attn: Bankruptcy, Po Box 190191, South Richmond Hill, NY 11419-0191
518528542	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
518528545	+ E-R Fuel Co., Inc., ATTN: Linda Rupertus, Registered Agent, 44 Harvard Road, Audubon, NJ 08106-1298
518626976	Emergency Physician Associate of S. Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518528546	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518528547	+ Experian, PO Box 4500, Allen, TX 75013-1311
518528548	+ Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
518528549	+ First Credit Services, Attn: Bankruptcy, Po Box 55 3 Sciles Ave, Piscataway, NJ 08855-0055
518807303	MTGLQ Investors, L.P., P.O. Box 10826, Greenville SC 29603-0826
518528553	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518545222	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, KML Law Group, P.C., 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
518949078	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing as, Stern Lavinthal & Frankenberg LLC, 105 Eisenhower Parkway, Roseland, NJ 07068-1640
518613076	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518528555	+ PSE&G, 80 Park Plaza, Newark, NJ 07102-4194
518594169	+ Pinnacle Service Solutions LLC, 4408 Milestrip Rd, #247, Blasdell NY 14219-2553
518528556	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518528557	+ Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518528558	State of New Jersey, Dept. of Labor and Workforce, Benefit Payment Control, PO BOX 951, Trenton, NJ 08625-0951
518528559	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518528561	+ TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 11 2021 22:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 11 2021 22:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518528543	+ EDI: WFNNB.COM	Feb 12 2021 01:43:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518528544	+ EDI: CONVERGENT.COM	Feb 12 2021 01:43:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
518528550	Email/Text: jill@ffcc.com	Feb 11 2021 22:08:00	First Federal Credit Control, Attn: Bankruptcy, 24700 Chagrin Blvd, Ste 205, Cleveland, OH 44122
518528551	+ EDI: AMINFOFP.COM	Feb 12 2021 01:43:00	First PREMIER Bank, Attn: Bankruptcy, Po Box

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518528552	+ EDI: IRS.COM	Feb 12 2021 01:43:00	5524, Sioux Falls, SD 57117-5524 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518542957	Email/PDF: resurgentbknofications@resurgent.com	Feb 11 2021 22:35:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518528554	+ Email/Text: bnc@nordstrom.com	Feb 11 2021 22:09:37	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
518629403	+ EDI: JEFFERSONCAP.COM	Feb 12 2021 01:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518624082	EDI: Q3G.COM	Feb 12 2021 01:43:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518528560	Email/Text: tax@twp.pennsauken.nj.us	Feb 11 2021 22:08:00	Township of Pennsauken, Attn: Tax Office, 5605 N. Crescent Blvd, Pennsauken, NJ 08110
TOTAL: 12			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518932668	*+	MTGLQ Investors, L.P., P.O. Box 10826, Greenville SC 29603-0826

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Debtor Vincent G. Iannuzzi DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Joint Debtor Kathleen M. Iannuzzi DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS LP dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Harold N. Kaplan

on behalf of Creditor MTGLQ Investors L.P. hkaplan@rasnj.com, informationathnk@aol.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Maria Cozzini

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P.
mcozzini@sternlav.com

Maureen P. Steady

trustee@kurtzmansteady.com mps@trustesolutions.net

Sindi Mncina

on behalf of Creditor MTGLQ INVESTORS LP smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11